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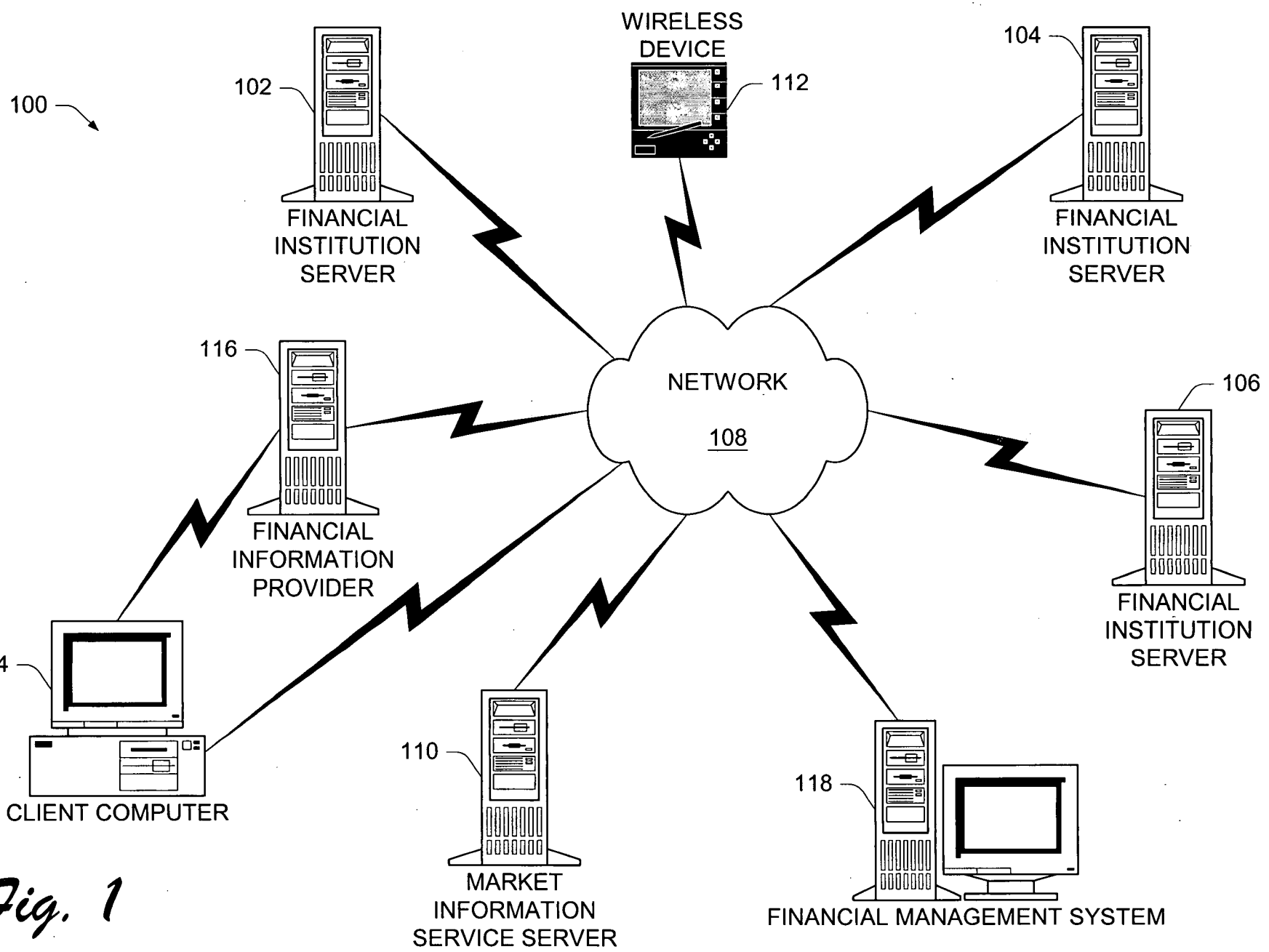

Fig. 1

00:20 9/6/2960

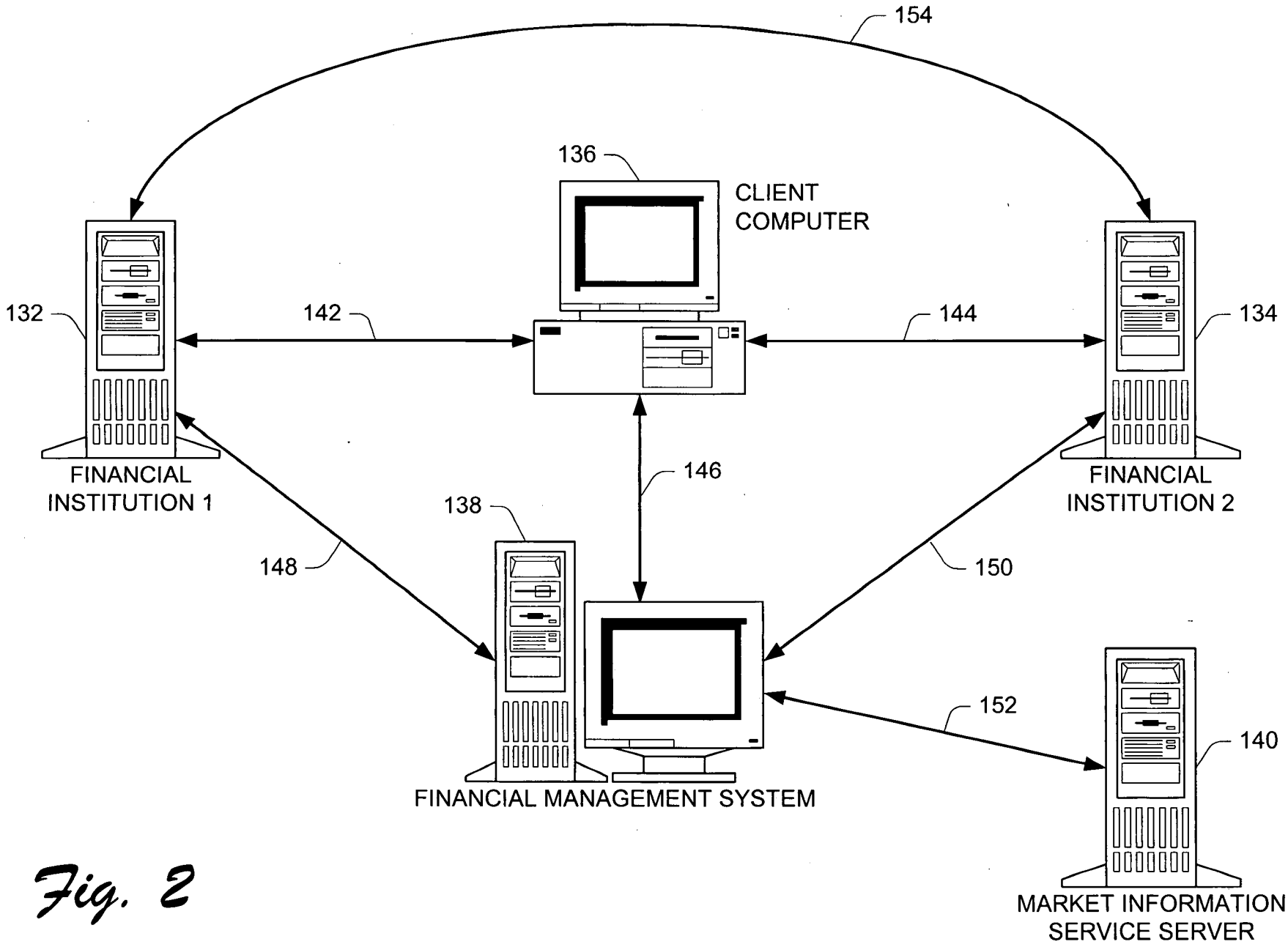

Fig. 2

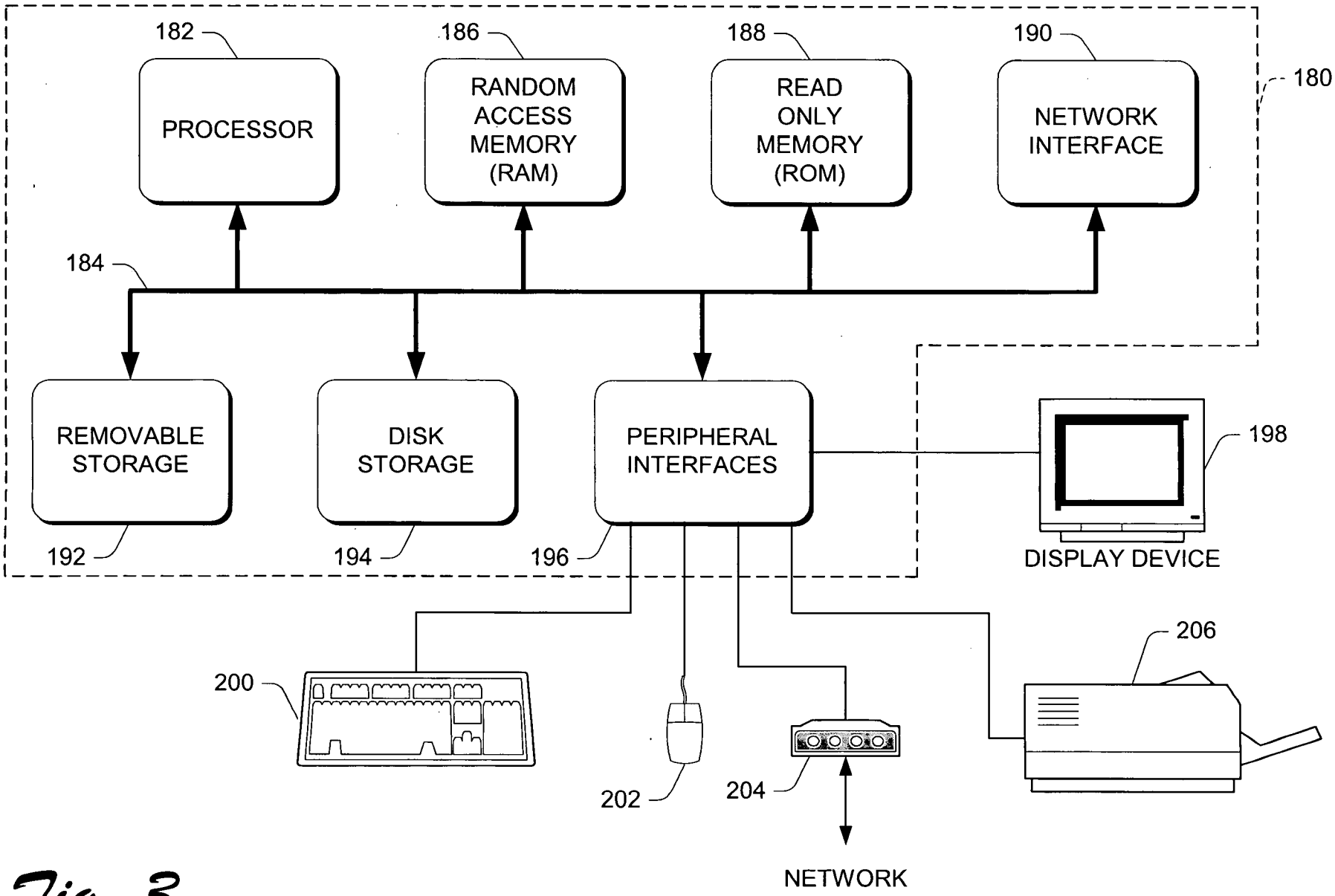
182
PROCESSOR
186
RANDOM ACCESS MEMORY (RAM)
188
READ ONLY MEMORY (ROM)
190
NETWORK INTERFACE
180
184
REMOVABLE STORAGE
DISK STORAGE
PERIPHERAL INTERFACES
198
DISPLAY DEVICE
192
194
196
200
202
204
206
NETWORK

Fig. 3

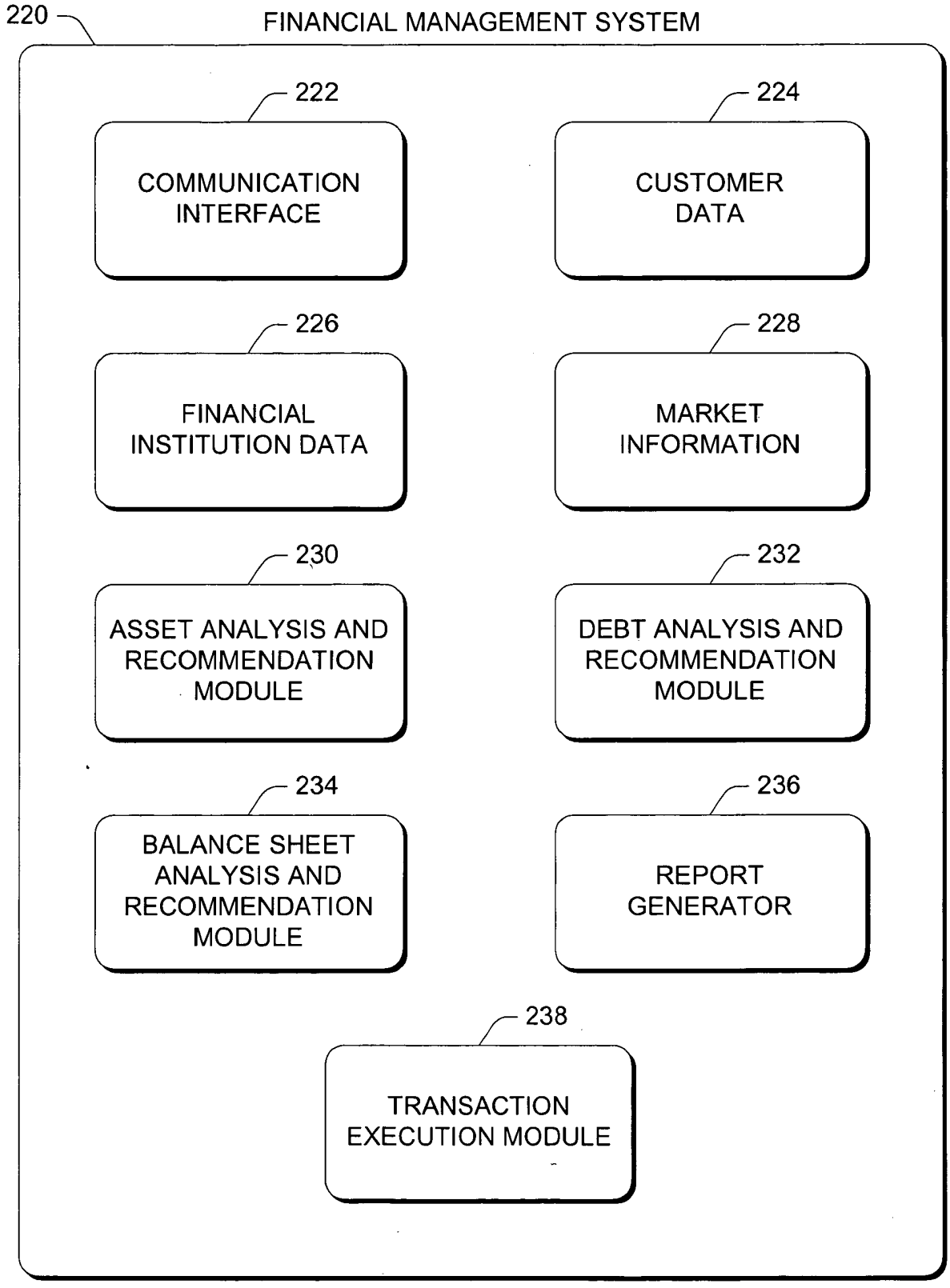
220
FINANCIAL MANAGEMENT SYSTEM
222
COMMUNICATION INTERFACE
224
CUSTOMER DATA
226
FINANCIAL INSTITUTION DATA
228
MARKET INFORMATION
230
ASSET ANALYSIS AND RECOMMENDATION MODULE
232
DEBT ANALYSIS AND RECOMMENDATION MODULE
234
BALANCE SHEET ANALYSIS AND RECOMMENDATION MODULE
236
REPORT GENERATOR
238
TRANSACTION EXECUTION MODULE

Fig. 4

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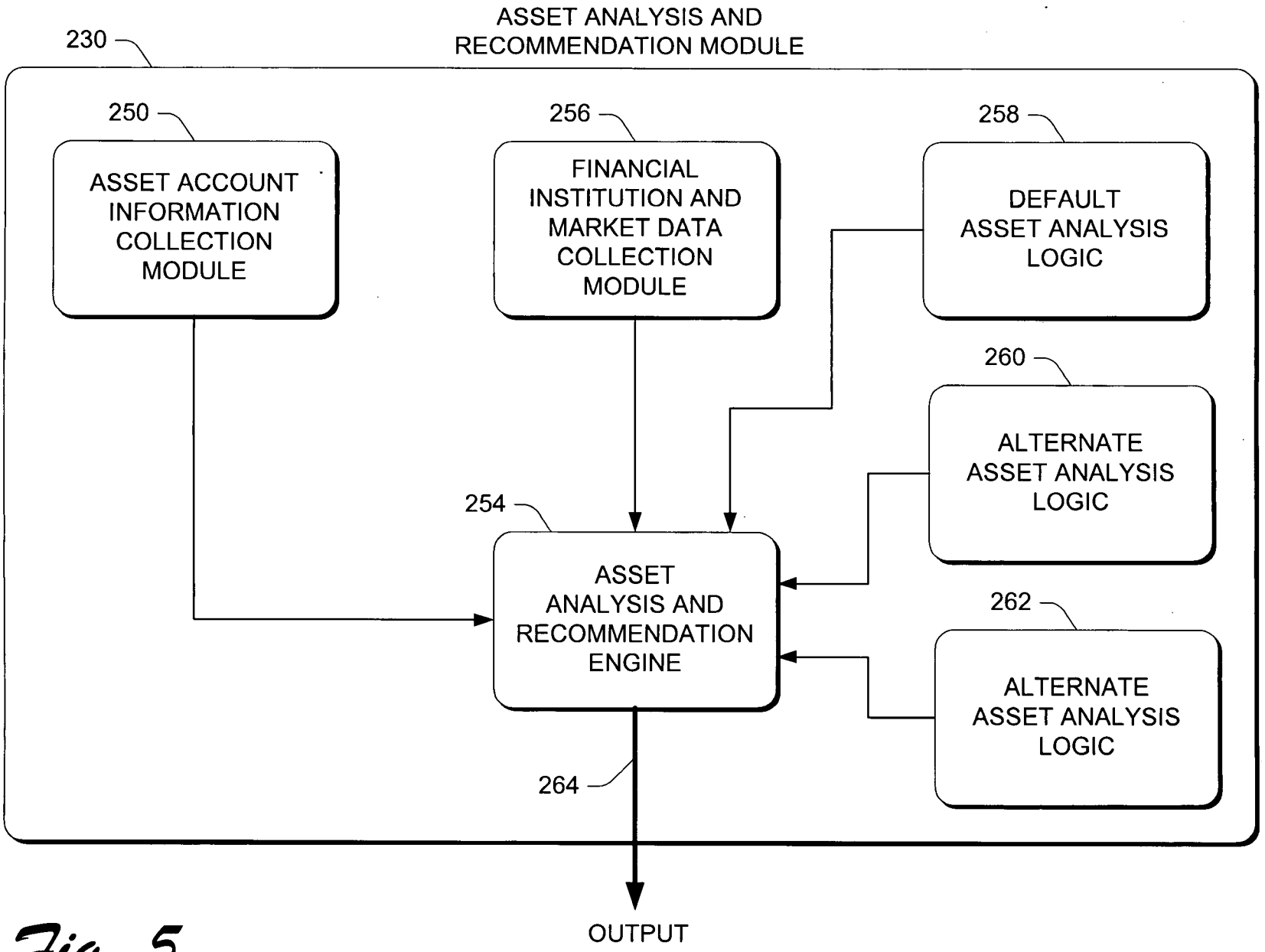

Fig. 5

08120 Shot2960

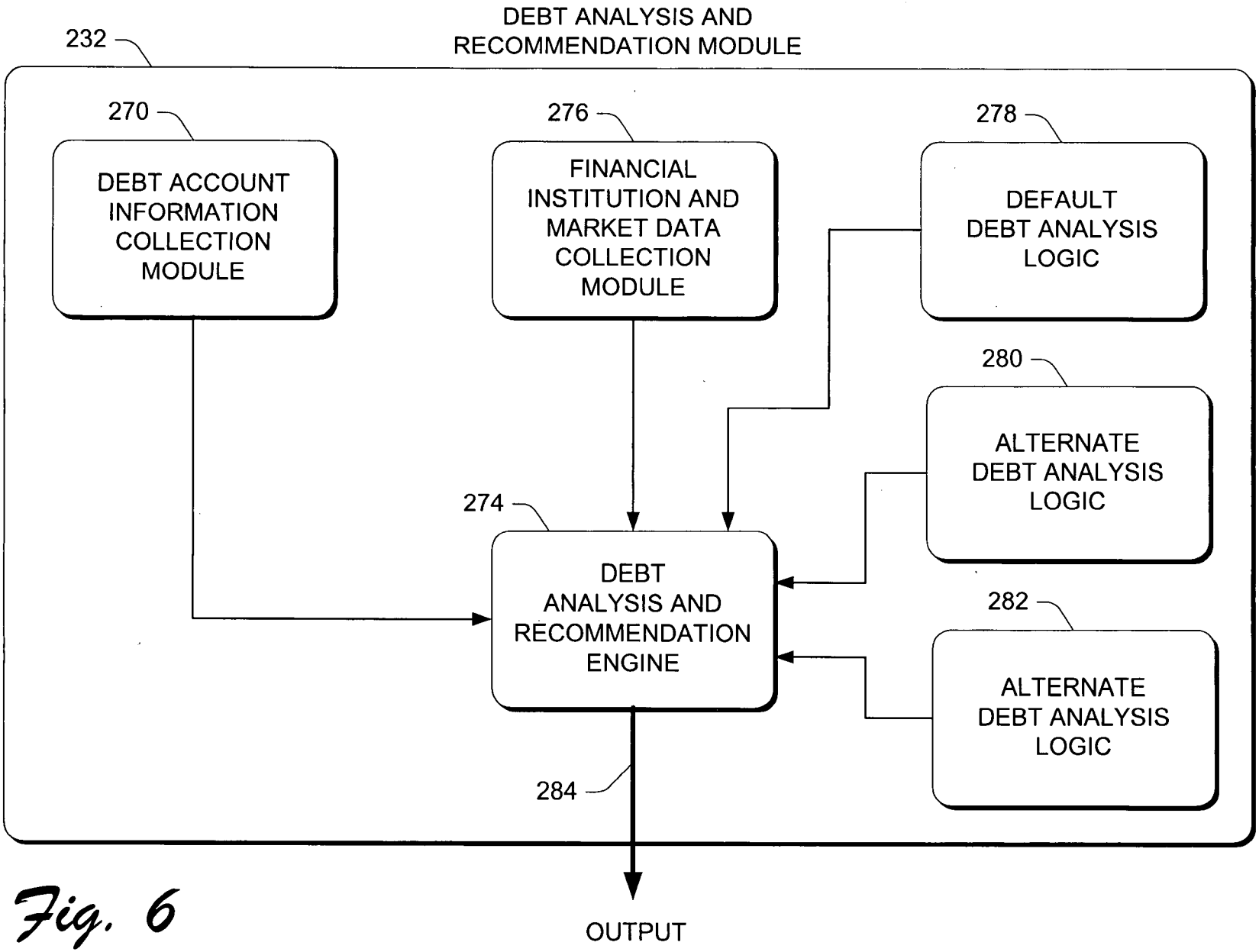

Fig. 6

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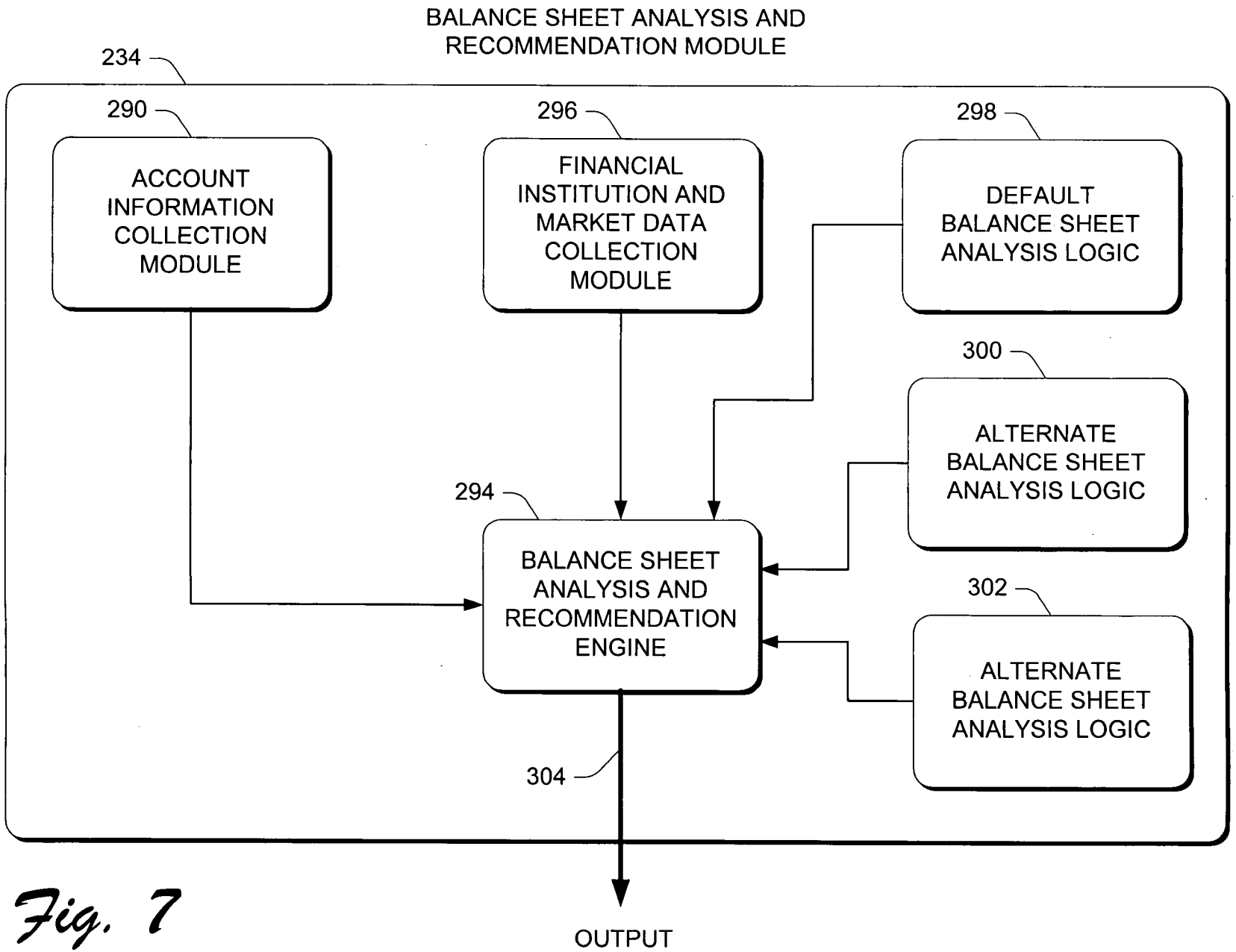

Fig. 7

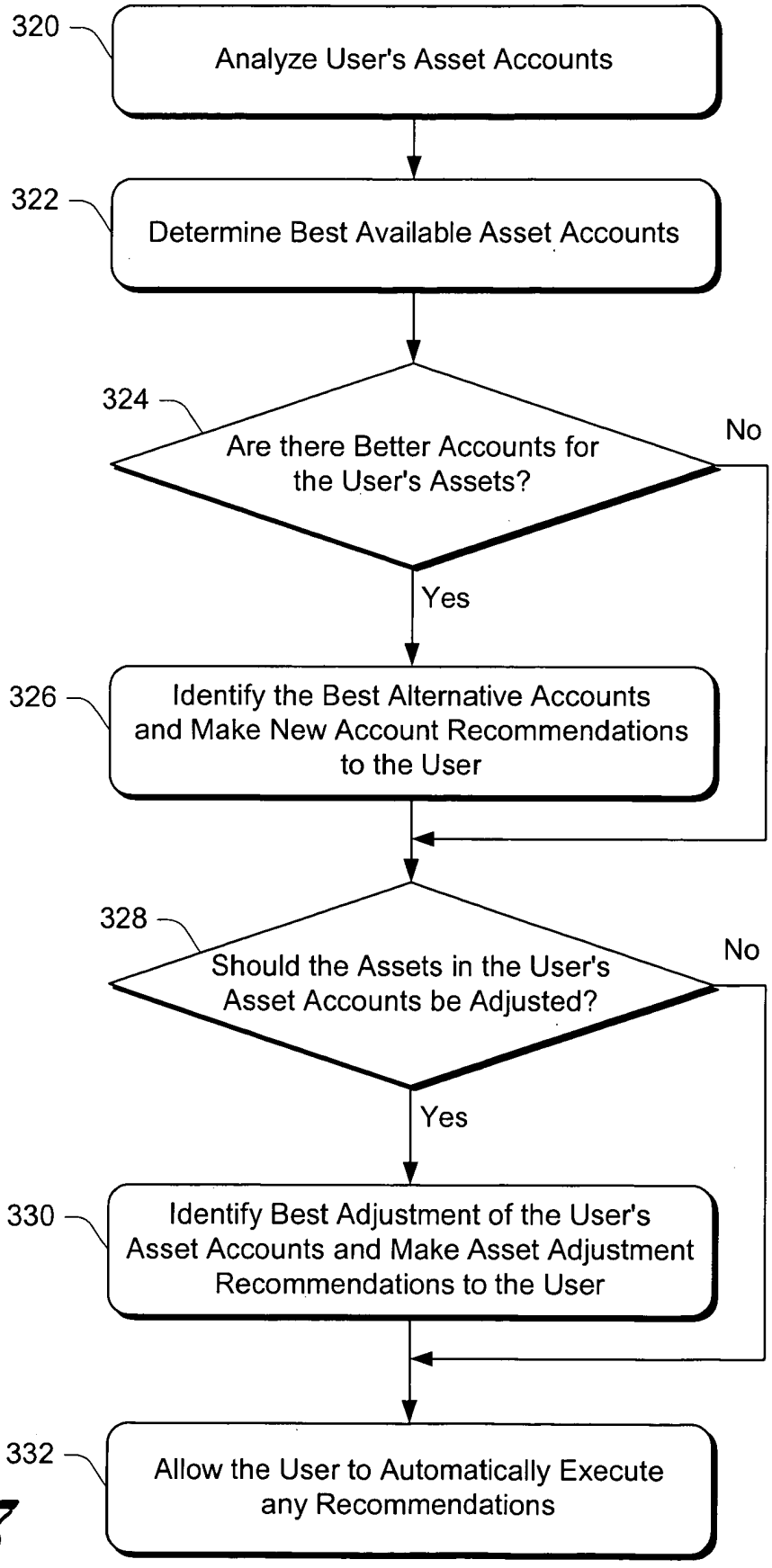
320
Analyze User's Asset Accounts
322
Determine Best Available Asset Accounts
324
Are there Better Accounts for the User's Assets?
No
Yes
326
Identify the Best Alternative Accounts and Make New Account Recommendations to the User
328
Should the Assets in the User's Asset Accounts be Adjusted?
No
Yes
330
Identify Best Adjustment of the User's Asset Accounts and Make Asset Adjustment Recommendations to the User
332
Allow the User to Automatically Execute any Recommendations

Fig. 8

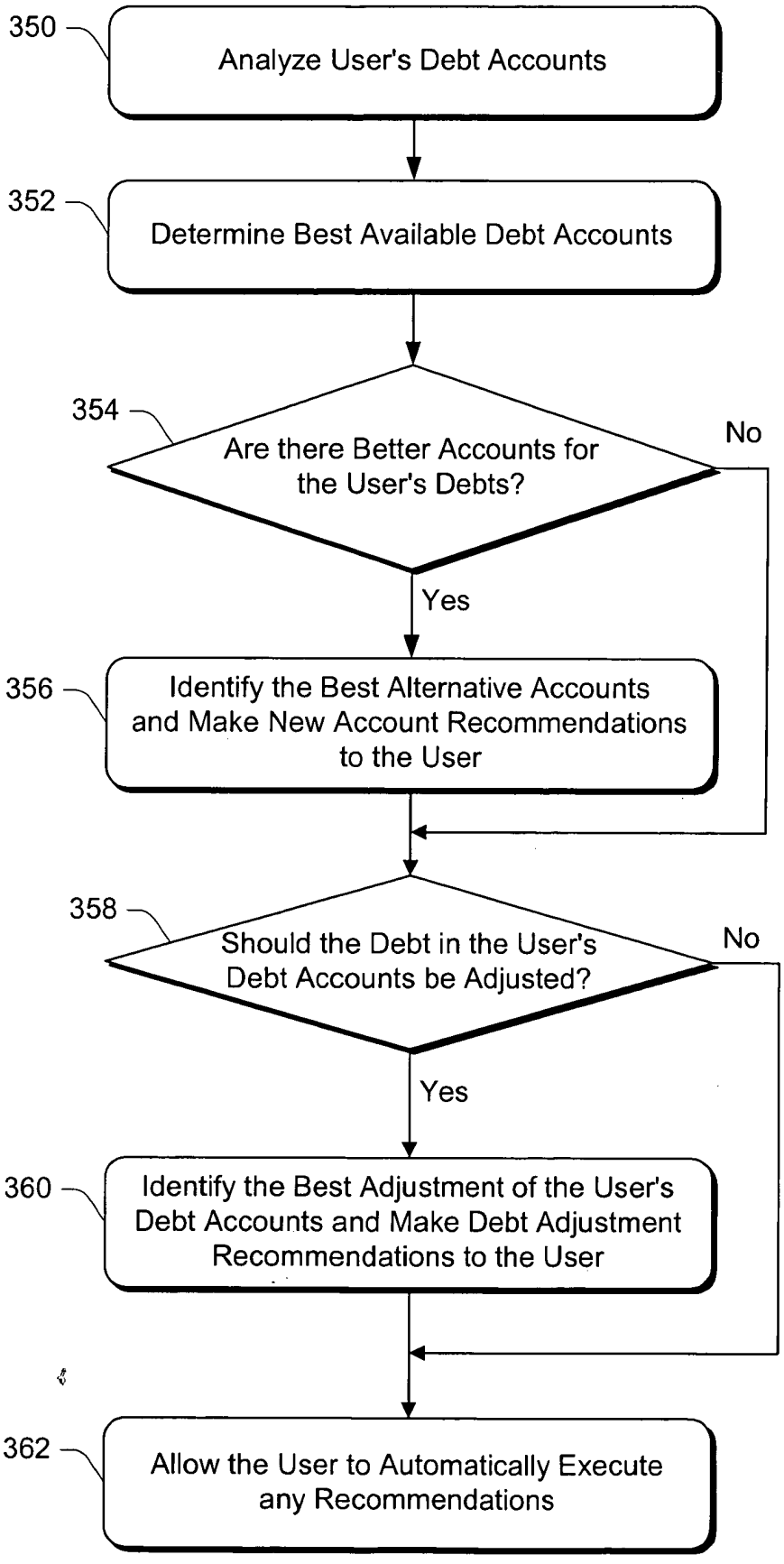
350
Analyze User's Debt Accounts
352
Determine Best Available Debt Accounts
354
Are there Better Accounts for the User's Debts?
No
Yes
356
Identify the Best Alternative Accounts and Make New Account Recommendations to the User
358
Should the Debt in the User's Debt Accounts be Adjusted?
No
Yes
360
Identify the Best Adjustment of the User's Debt Accounts and Make Debt Adjustment Recommendations to the User
362
Allow the User to Automatically Execute any Recommendations

Fig. 9

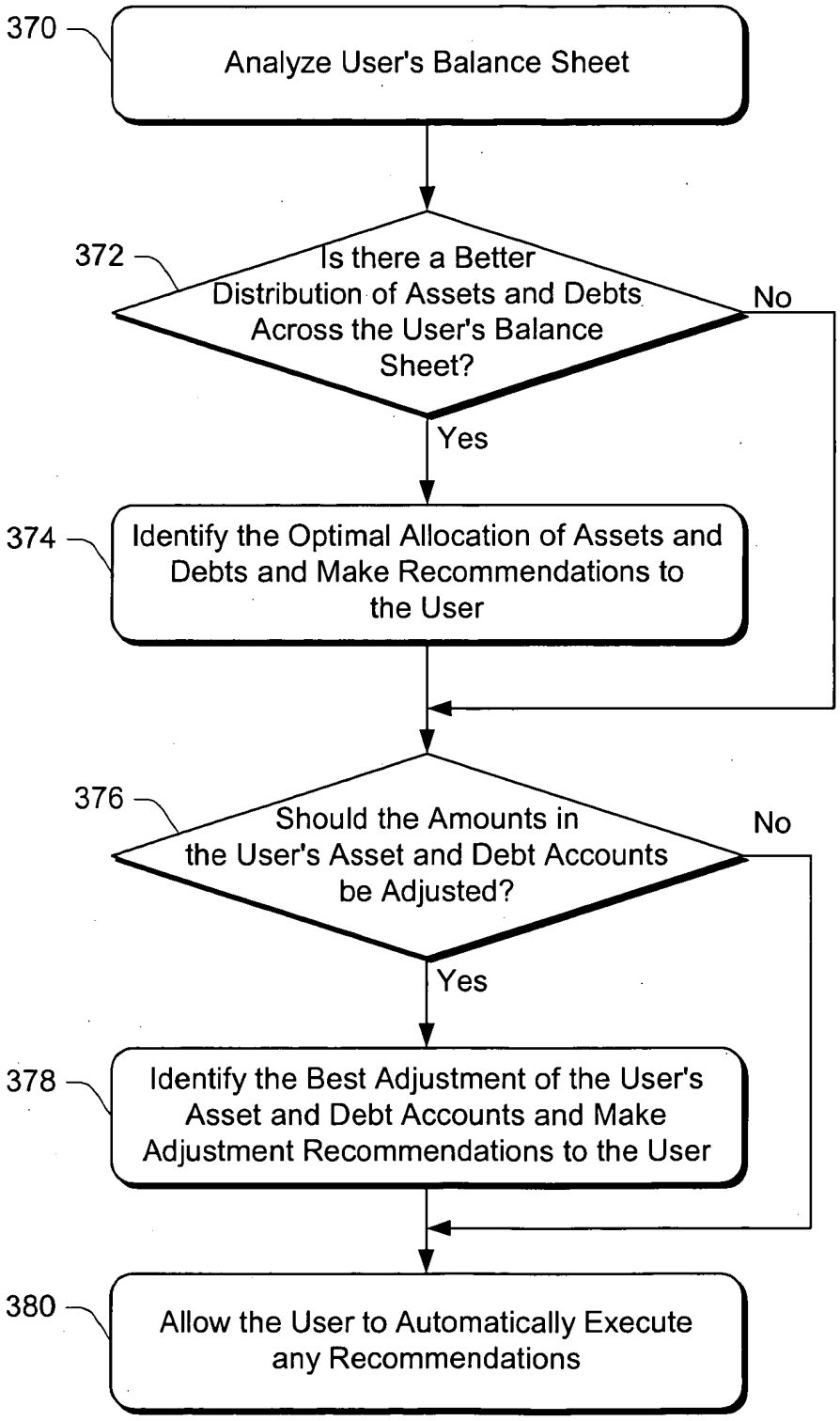
370
Analyze User's Balance Sheet
372
Is there a Better Distribution of Assets and Debts Across the User's Balance Sheet?
No
Yes
374
Identify the Optimal Allocation of Assets and Debts and Make Recommendations to the User
376
Should the Amounts in the User's Asset and Debt Accounts be Adjusted?
No
Yes
378
Identify the Best Adjustment of the User's Asset and Debt Accounts and Make Adjustment Recommendations to the User
380
Allow the User to Automatically Execute any Recommendations

Fig. 10

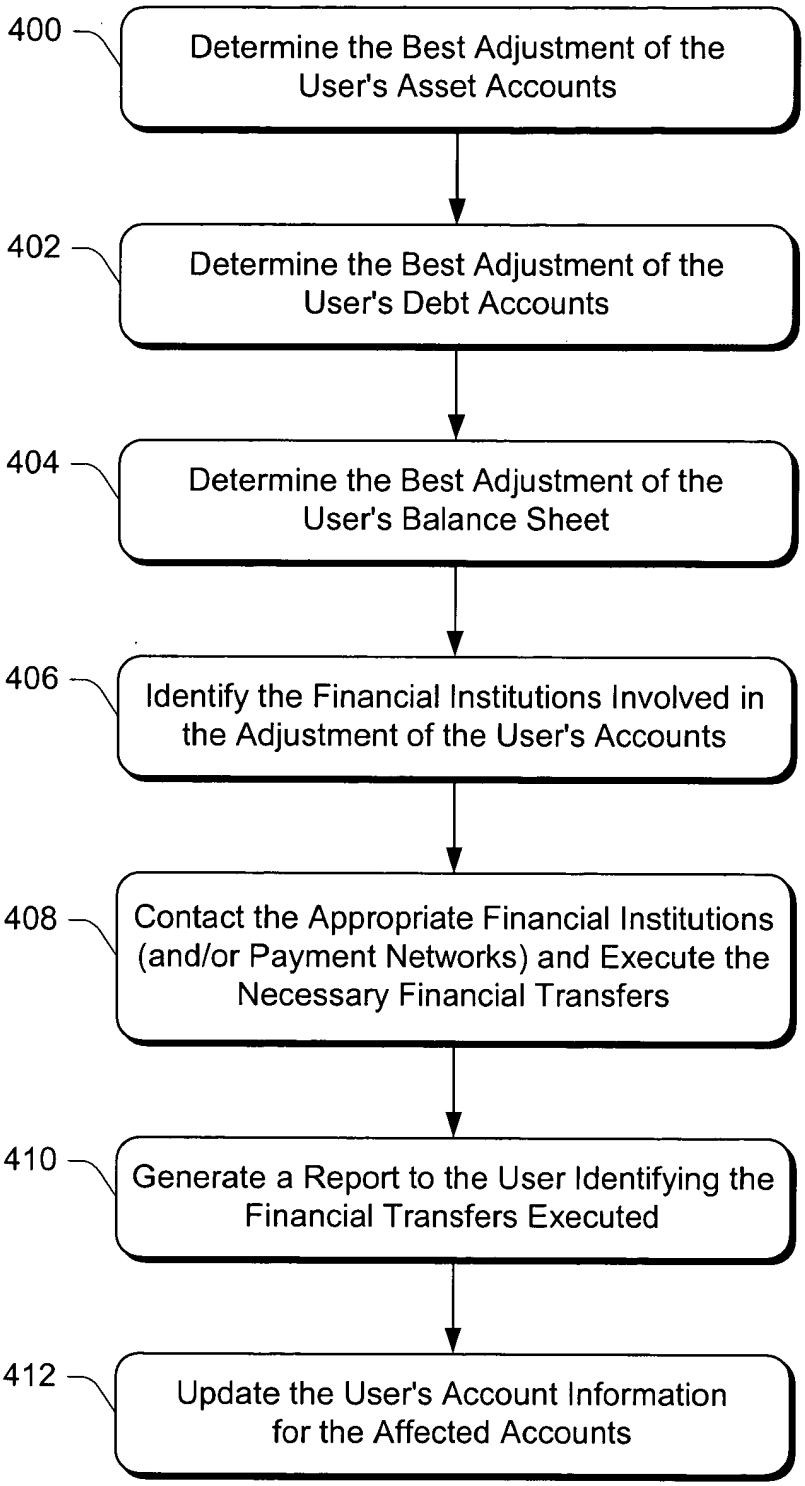
400
Determine the Best Adjustment of the User's Asset Accounts
402
Determine the Best Adjustment of the User's Debt Accounts
404
Determine the Best Adjustment of the User's Balance Sheet
406
Identify the Financial Institutions Involved in the Adjustment of the User's Accounts
408
Contact the Appropriate Financial Institutions (and/or Payment Networks) and Execute the Necessary Financial Transfers
410
Generate a Report to the User Identifying the Financial Transfers Executed
412
Update the User's Account Information for the Affected Accounts

Fig. 11

430

Financial Institution Name	ABA and Routing Info	Internet URL	Account Offerings	Acct Type	Account Interest Rate	Minimum Account Balance
Bank of America	xxxxxxxxx xxxxxxxxx	www.bofa.com	Savings	Asset	2.00	Min. 200.00
			Non-Intereset Checking	Asset	0.00	Min. 100.00
			Interest Checking	Asset	1.50	Min. 1000.00
			CD - 3 Months	Asset	5.00	Min. 500.00
			Home Equity	Debt	12.50	N/A
			Credit Card	Debt	18.00	N/A
			Overdraft Protection	Debt	16.00	N/A
Charles Schwab	xxxxxxxxx xxxxxxxxx	www.schwab.com	Money Market	Asset	4.75	Min. 2000.00
			ABC Mutual Fund	Asset	N/A	Min. 1000.00
•	•	•	•	•	•	•
•	•	•	•	•	•	•
•	•	•	•	•	•	•

Fig. 12

440

Customer Name	Financial Institution	Account Number, Username, P/W	Active Accounts	Account Balance	User Preferences
John Smith	Bank of America	xxxxxxxxxx xxxxxxx xxxxxx	Savings	2208.63	Make all recommendations; Maintain minimum balance of $1500 in Interest Checking; Do not transfer more than $4000 per week; Pay down Overdraft Protection first; Do not withdraw funds from Rainbow Credit Union Savings account.
	Bank of America	xxxxxxxxxx xxxxxxx xxxxxx	Intereset Checking	4126.87	
	Bank of America	xxxxxxxxxx xxxxxxx xxxxxx	Home Equity	12,240.32	
	Bank of America	xxxxxxxxxx xxxxxxx xxxxxx	Credit Card	3,566,45	
	Bank of America	xxxxxxxxxx xxxxxxx xxxxxx	Overdraft Protection	821.54	
	Charles Schwab	xxxxxxxxxx xxxxxxx xxxxxx	Money Market	3628.94	
	Rainbow Credit Union	xxxxxxxxxx xxxxxxx xxxxxx	Savings	562.34	
Jane Doe	Bank One	xxxxxxxxxx xxxxxxx xxxxxx	Savings	261.79	Do not recommend opening new accounts.
	Bank One	xxxxxxxxxx xxxxxxx xxxxxx	Non-Interest Checking	8245.21	
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Fig. 13

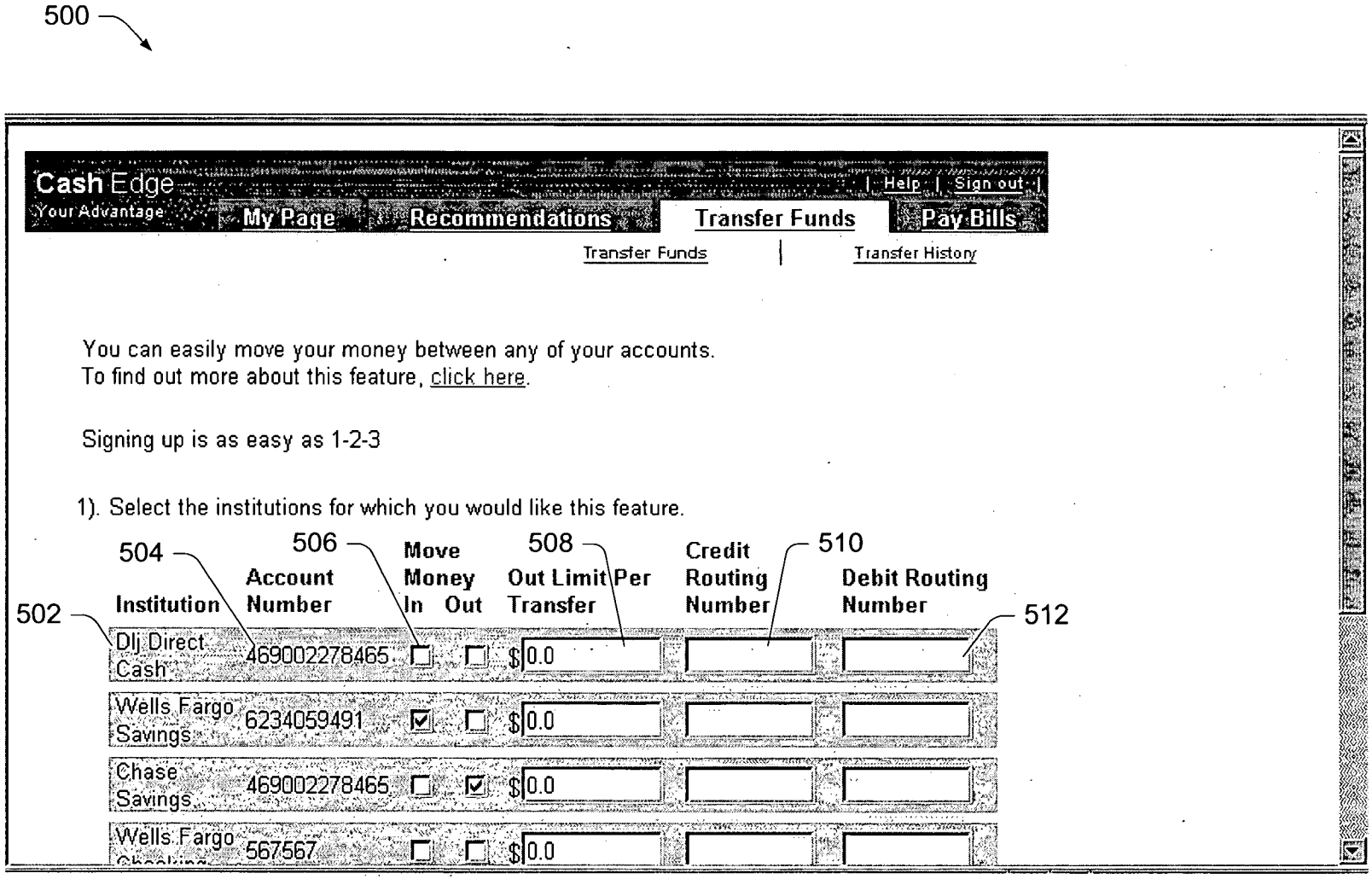
500
Cash Edge
Your Advantage
Help | Sign out
My Page
Recommendations
Transfer Funds
Pay Bills
Transfer Funds | Transfer History
You can easily move your money between any of your accounts.
To find out more about this feature, click here.
Signing up is as easy as 1-2-3
1). Select the institutions for which you would like this feature.
502
504
506
508
510
512
Institution
Account Number
Move Money In Out
Out Limit Per Transfer
Credit Routing Number
Debit Routing Number
Dlj Direct Cash 469002278465 $0.0
Wells Fargo Savings 6234059491 $0.0
Chase Savings 469002278465 $0.0
Wells Fargo 567567 $0.0

Fig. 14

550

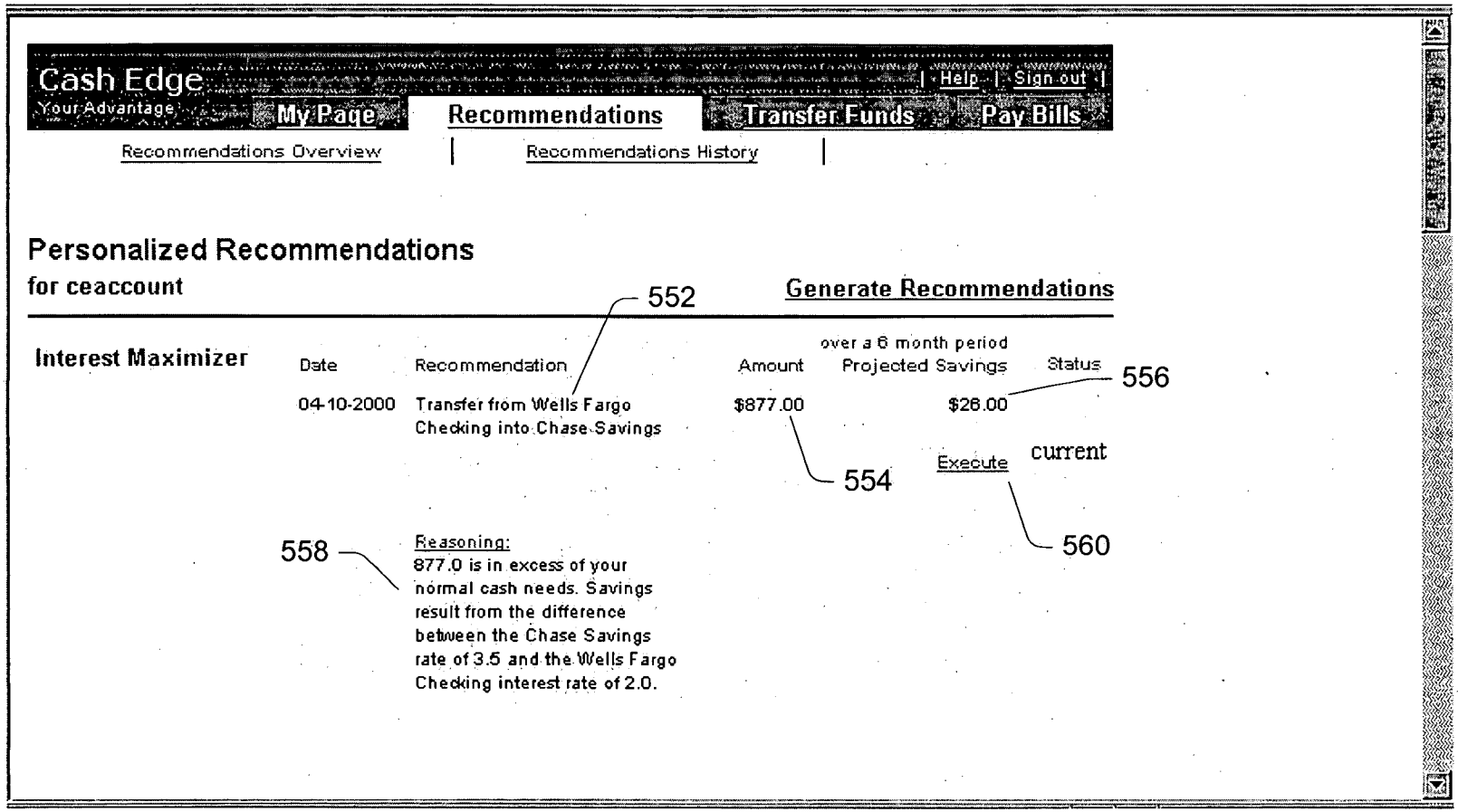
Cash Edge
Your Advantage
Help | Sign out
My Page
Recommendations
Transfer Funds
Pay Bills
Recommendations Overview
Recommendations History
Personalized Recommendations
for ceaccount
Generate Recommendations
552
Interest Maximizer
Date
Recommendation
Amount
over a 6 month period
Projected Savings
Status
556
04-10-2000
Transfer from Wells Fargo Checking into Chase Savings
$877.00
$26.00
554
Execute
current
560
558
Reasoning:
877.0 is in excess of your normal cash needs. Savings result from the difference between the Chase Savings rate of 3.5 and the Wells Fargo Checking interest rate of 2.0.

Fig. 15